

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

DAVID A. BERTUS

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Repondents.

Case No.: 11-26115 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

May 26, 2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 09/30/2011 and confirmed on 4/11/12 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		111,055.00
Less Refunds to Debtor	0.00	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>111,055.00</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	1,500.00	
Trustee Fee	3,929.02	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>5,429.02</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	WILMINGTON SAVINGS FUND SOCIETY I Acct: 8098	0.00	25,623.78	0.00	25,623.78
	ONEWEST BANK FSB Acct: 5758	0.00	0.00	0.00	0.00
	RUSHMORE LOAN MANAGEMENT SVCS Acct: 8098	12,115.21	12,115.21	0.00	12,115.21
	WILMINGTON SAVINGS FUND SOCIETY I Acct: 8098	22,599.00	22,599.00	0.00	22,599.00
	BEACON HILL TOWNHOUSE CONDOMINI Acct: 7313	0.00	11,265.00	0.00	11,265.00
	WILKINSBURG BOROUGH (MUN SVC FEI Acct: 7313	127.21	127.21	58.36	185.57
	WILKINSBURG SD (WILKINSBURG) (RE) Acct: 7313	2,196.50	2,196.50	1,039.75	3,236.25
	WILKINSBURG SD (WILKINSBURG) (RE) Acct: 7313	773.61	773.61	0.00	773.61
	WILKINSBURG BOROUGH (MUN SVC FEI Acct: 7313	58.72	58.72	0.00	58.72
	WILKINSBURG BOROUGH (RE) Acct: 7313	495.57	495.57	220.80	716.37
	WILKINSBURG BOROUGH (RE) Acct: 7313	89.34	89.34	0.00	89.34
	BEACON HILL TOWNHOUSE CONDOMINI Acct: 7313	10,599.50	10,599.50	0.00	10,599.50
					<b>87,262.35</b>

Priority					
	ROBERT O LAMPL ESQ Acct:	1,500.00	1,500.00	0.00	0.00
	DAVID A. BERTUS Acct:	0.00	0.00	0.00	0.00
	WILKINSBURG SD & WILKINSBURG BOR Acct: 3804	26.00	26.00	0.00	26.00
	BEACON HILL TOWNHOUSE CONDOMINI	865.00	865.00	0.00	865.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Priority	Acct: 7313				891.00
<hr/>					
Unsecured					
	DUQUESNE LIGHT COMPANY*	228.93	150.76	0.00	150.76
	Acct: 9003				
	MIDLAND FUNDING LLC BY AMERICAN IN	17,911.71	11,795.71	0.00	11,795.71
	Acct: 4015				
	ASSET ACCEPTANCE CORP	0.00	0.00	0.00	0.00
	Acct:				
	BDLFA	0.00	0.00	0.00	0.00
	Acct:				
	BANK OF AMERICA**	0.00	0.00	0.00	0.00
	Acct: 2047				
	CHRYSLER FINANCIAL**	0.00	0.00	0.00	0.00
	Acct: 3402				
	CR EVERGREEN LLC(*)	0.00	0.00	0.00	0.00
	Acct:				
	PEOPLES NATURAL GAS CO LLC FRMLY	0.00	0.00	0.00	0.00
	Acct: 9002				
	ECMC(*)	2,674.63	1,761.37	0.00	1,761.37
	Acct: 3804				
	MIDLAND FUNDING LLC BY AMERICAN IN	844.28	556.00	0.00	556.00
	Acct: 1443				
	HARRY ROWLAN	0.00	0.00	0.00	0.00
	Acct:				
	PYOD LLC	3,009.26	1,981.74	0.00	1,981.74
	Acct: 9899				
	SIKORA AND ASSOCIATES	0.00	0.00	0.00	0.00
	Acct:				
	TUCKER ARENSBERG PC	0.00	0.00	0.00	0.00
	Acct:				
	MIDLAND FUNDING LLC BY AMERICAN IN	398.80	262.63	0.00	262.63
	Acct: 9866				
	MIDLAND FUNDING LLC BY AMERICAN IN	1,464.46	964.42	0.00	964.42
	Acct: 6186				
	JAMES C WARMBRODT ESQ	0.00	0.00	0.00	0.00
	Acct:				
					17,472.63
<hr/>					
TOTAL PAID TO CREDITORS					105,625.98
<hr/>					
TOTAL					
CLAIMED	891.00				
PRIORITY	49,054.66				
SECURED	26,532.07				

Date: 05/26/2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
 CHAPTER 13 TRUSTEE WD PA  
 600 GRANT STREET  
 SUITE 3250 US STEEL TWR  
 PITTSBURGH, PA 15219  
 (412) 471-5566  
 cmecf@chapter13trusteewdpa.com

Imaged Certificate of Notice Page 4 of 6  
**IN THE UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

DAVID A. BERTUS

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:11-26115 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

## Imaged Certificate of Notice Page 5 of 6

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
David A. Bertus  
DebtorCase No. 11-26115-JAD  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: msch  
Form ID: pdf900Page 1 of 2  
Total Noticed: 41

Date Rcvd: May 30, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 01, 2017.

db #+David A. Bertus, 7313 Beacon Hill Drive, Pittsburgh, PA 15221-2552  
 cr +Beacon Hill Townhouse Condominiums, c/o Thomas H. Ayooob III & Associates, LL,  
 710 Fifth Avenue, Suite 2000, Pittsburgh, PA 15219-3004  
 cr ECMC, P.O. Box 16408, St. Paul, MN 55116-0408  
 13194096 +B.D.L. & F.A., 413 Smithfield Street, Pittsburgh, PA 15222-2250  
 13194097 Bank of America, PO Box 22048, Greensboro, NC 27420  
 13214608 +Beacon Hill Tonhouse Condominiums, c/o Thomas H. Ayooob III & Associates,  
 710 Fifth Ave Ste 2000, Pittsburgh, PA 15219-3004  
 13214609 +Beacon Hill Townhouse Condominium, c/o Thomas H. Ayooob III & Associates,  
 710 Fifth Ave Ste 2000, Pittsburgh, PA 15219-3004  
 13194098 +Beacon Hill Townhouse Condominium Assoc., 7237 Beacon Hill Drive, Pittsburgh, PA 15221-2561  
 13244082 +Berkheimer Tax Administrator, Agent for, Wilkinsburg Boro & Wilkinsburg Boro SD,  
 50 North Seventh Street, Bangor, PA 18013-1731  
 13194099 +Borough of Wilkinsburg, 605 Ross Building, Wilkinsburg, PA 15221-2198  
 13253462 +Borough of Wilkinsburg, c/o Portnoff Law Associates, Ltd., P.O. Box 3020,  
 Norristown, PA 19404-3020  
 13194105 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Exxon/Mobile, Processing Center, Des Moines, IA 50361)  
 13194100 Chrysler Financial, 125 N. Parkway Drive, Suite 302, Colorado Springs, CO 80909  
 13194103 +Dominion Retail, c/o CBCS, PO Box 164059, Columbus, OH 43216-4059  
 13253152 +Duquesne Light Company, c/o Bernstein Law Firm, 600 Grant Street, Suite 2200 Gulf Tower,  
 Pittsburgh, PA 15219-2702  
 13194104 ECMC, PO Box 16408, Saint Paul, MN 55116-0408  
 13194106 Harry Rowlan, 5250 Lake Shore Drive, Suite 406, Burlington, Ontario L7L5L2, Canada  
 13729145 Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, P.O. BOX 24605,  
 West Palm Beach, FL 33416-4605  
 14146493 Residential Credit Solutions, Inc., P.O. Box 163229, Fort Worth, TX 76161-3229  
 13194109 +Sikora and Associates, 29225 Harper Avenue, Saint Clair Shores, MI 48081-1248  
 13194110 +Tucker Arensberg, 1500 One PPG Place, Pittsburgh, PA 15222-5413  
 13194111 Verizon, PO Box 3037, Bloomington, IL 61702-3037  
 13194112 +Wilkinsburg School District, 718 Wallace Avenue, Wilkinsburg, PA 15221-2299  
 13253461 +Wilkinsburg School District, c/o Portnoff Law Associates, Ltd., P.O. Box 3020,  
 Norristown, PA 19404-3020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bankruptcy.bnc@ditech.com May 31 2017 00:44:38 Ditech Financial LLC,  
 PO BOX 6154, RAPID CITY, SD 57709-6154  
 cr E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM May 31 2017 00:54:46  
 Midland Funding LLC by American InfoSource LP as a, Attn: Department 1, PO Box 4457,  
 Houston, TX 77210-4457  
 cr E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM May 31 2017 00:54:46  
 Midland Funding LLC by American InfoSource LP as a, PO Box 4457, Houston, TX 77210-4457  
 cr E-mail/PDF: rmscedi@recoverycorp.com May 31 2017 00:48:39  
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 13194095 E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM May 31 2017 00:45:04 Asset Acceptance LLC,  
 PO Box 2036, Warren, MI 48090-2036  
 13194102 E-mail/PDF: resurgentbknofications@resurgent.com May 31 2017 00:48:41 CR Evergreen, LLC,  
 MS 550, PO Box 91121, Seattle, WA 98111-9221  
 13210266 E-mail/PDF: rmscedi@recoverycorp.com May 31 2017 00:48:53 Capital Recovery IV LLC,  
 c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
 13194101 +E-mail/PDF: rmscedi@recoverycorp.com May 31 2017 00:48:53 Citibank Premier Card,  
 c/o Recovery Management Systems, Corp., 25 SE 2nd Avenue, Ste 1120, Miami, FL 33131-1605  
 14332978 E-mail/Text: bankruptcy.bnc@ditech.com May 31 2017 00:44:38  
 Ditech Financial LLC f/k/a Green Tree Servicing, LLC, P.O. Box 6154,  
 Rapid City, South Dakota 57709-6154  
 13620359 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM May 31 2017 00:55:07 Midland Funding LLC,  
 by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,  
 Houston, TX 77210-4457  
 13537025 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM May 31 2017 00:54:46 Midland Funding LLC,  
 by American InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457  
 13194107 +E-mail/Text: EBN\_Notifications@OWB.com May 31 2017 00:44:51 One West Bank, FSB,  
 888 E. Walnut Street, Pasadena, CA 91101-1895  
 13301216 +E-mail/Text: EBN\_Notifications@OWB.com May 31 2017 00:44:51 OneWest Bank, FSB,  
 2900 Esperanza Crossing, Austin, TX 78758-3658  
 13290695 +E-mail/PDF: resurgentbknofications@resurgent.com May 31 2017 00:48:41  
 PYOD LLC its successors and assigns as assignee of, Citibank, NA, NA,  
 c/o Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
 13249606 E-mail/PDF: rmscedi@recoverycorp.com May 31 2017 00:48:53 Portfolio Investments I LLC,  
 c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
 13200762 E-mail/PDF: rmscedi@recoverycorp.com May 31 2017 00:48:53  
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605

District/off: 0315-2

User: msch  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 41

Date Rcvd: May 30, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13194108 +E-mail/PDF: resurgentbkn notifications@resurgent.com May 31 2017 00:48:55 Sears,  
c/o Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Ditech Financial LLC fka Green Tree Servicing LLC  
cr Duquesne Light Company  
cr Ocwen Loan Servicing, LLC  
cr OneWest Bank, FSB  
cr Residential Credit Solutions, Inc.  
cr Rushmore Loan Management Services LLC  
14406730 Wilmington Savings Fund Society, FSB, c/o Rushmore Loan Management Services,  
15480 Laguna Canyon Road, Suite 100, Irv  
cr\* +OCWEN LOAN SERVICING, LLC, Attn: Bankruptcy Department, P.O. Box 24605,  
WEST PALM BEACH, FL 33416-4605  
cr\* +Wilkinsburg School District, c/o Portnoff Law Associates, Ltd., P.O. Box 3020,  
Norristown, PA 19404-3020  
13537113\* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457,  
Houston, TX 77210-4457  
13537114\* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457,  
Houston, TX 77210-4457  
13282746\* VERIZON, PO BOX 3037, BLOOMINGTON, IL 61702-3037  
TOTALS: 7, \* 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 01, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 26, 2017 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor Residential Credit Solutions, Inc.  
ecfmail@mwc-law.com  
Andrew J. Bosh on behalf of Creditor Beacon Hill Townhouse Condominiums abosh@dornish.net  
James Warmbrodt on behalf of Creditor Ditech Financial LLC fka Green Tree Servicing LLC  
bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor Rushmore Loan Management Services LLC  
bkgroup@kmlawgroup.com  
Joseph A. Dessoye on behalf of Creditor OCWEN LOAN SERVICING, LLC pawb@fedphe.com  
Kevin H. Buraks on behalf of Creditor Wilkinsburg School District kburaks@portnoffonline.com  
Leslie J. Rase, Esq. on behalf of Creditor OCWEN LOAN SERVICING, LLC lrased@sterneisenberg.com,  
ddelvechio@sterneisenberg.com;dbogucki@sterneisenberg.com  
Matthew Gregory Brushwood on behalf of Creditor Ocwen Loan Servicing, LLC pawb@fedphe.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com/pghecf@bernsteinlaw.com;cabbott@ecf.court  
rive.com  
Robert O Lampl on behalf of Debtor David A. Bertus rol@lampllaw.com,  
jschemm@lampllaw.com;jlacher@lampllaw.com;dfuchs@lampllaw.com;eslagle@lampllaw.com;neish51@gmail.  
com;jcooney@lampllaw.com;rcooney@lampllaw.com;slampl@lampllaw.com;RossLampl@lampllaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
Sherri J. Braunstein on behalf of Creditor OneWest Bank, FSB sbraunstein@udren.com,  
vbarber@udren.com  
TOTAL: 13